

Notice of Allowability

Application No.

09/608,792

Examiner

Naresh Vig

Applicant(s)

RAJAGOPALAN, ARJUN

Art Unit

3629

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to Appeal Brief filed 12 October 2005.
2. ☒ The allowed claim(s) is/are 1-6, 8-15 and 17-29.
3. ☒ The drawings filed on 30 June 2000 are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

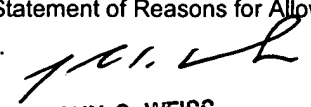
Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
 6. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____
7. ☐ Examiner's Amendment/Comment
8. ☐ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____


JOHN G. WEISS
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600

DETAILED ACTION

Drawings

The drawings have been approved by the examiner.

EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Christopher W. Kennerly (Registration Number 40765) on January 5, 2005 and follow on fax received on January 10, 2005.

After the examiner's amendment, claims 1 – 6, 8 – 15 and 17 - 29 will read as follows. Copy of fax received on January 7, 2005 is attached:

1. A computer-implemented method for enabling a warranty transaction, comprising:

receiving a warranty request from a customer computer:

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the warranty request specifying a particular item that a customer desires to cover under a warranty;

the warranty request comprising an identification of the particular item and desired warranty coverage characteristics of the warranty under which the particular item is to be covered; and

the warranty request enabling:

(i) access to, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request

(ii) generation of a plurality of warranty packages for the particular item, each specific to the warranty request, based on one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

(iii) communication of a customer-selected one of the plurality of request-specific warranty packages generated for the particular item for bidding on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item based on the warranty request;

in response to receiving the warranty request from the customer computer, accessing, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request;

in response to accessing the historical data for the particular item, generating a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the

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historical data for the particular item and one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items;

in response to generating the plurality of request-specific warranty packages for the particular item, communicating the plurality of request-specific warranty packages generated for the particular item to the customer computer;

receiving a customer selection of at least one of the plurality of request-specific warranty packages generated for the particular item from the customer computer; and

in response to receiving the customer selection of one of the plurality of request-specific warranty packages generated for the particular item, communicating the customer-selected one of the plurality of request-specific warranty packages generated for the particular item to one or more warranty provider computers for bidding on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item.

2. The method of Claim 1, wherein the particular item is currently associated with the customer and the method further comprises:

accessing one or more customer-specific information databases to obtain customer-specific information regarding the particular item, the historical data for the particular item comprising the customer-specific information; and

using the information from the customer-specific information databases to generate the plurality of request-specific warranty packages for the particular item.

3. The method of Claim 1, further comprising:

accessing one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and

using the information from the general product information databases to generate the plurality of request-specific warranty packages for the particular item.

4. The method of Claim 1, further comprising: storing customer information received from the customer computer; and

using the customer information in generating the plurality of request-specific warranty packages for the particular item.

5. The method of Claim 1, wherein communicating the plurality of request-specific warranty packages generated for the particular item to the customer computer comprises communicating pages to the customer computer using the Internet and displaying the pages using a browser executing at the customer computer.

6. The method of Claim 1, wherein communicating the customer-selected one of the plurality of request-specific warranty packages generated for the particular item to one or more warranty provider computers comprises communicating pages to

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the warranty provider computers using the Internet and displaying the pages using a browser executing at the warranty provider computers.

7. (Canceled)

8. The method of Claim 1, wherein the particular item is a particular vehicle and the identification of the particular item comprises a vehicle identification number (VIN).

9. The method of Claim 1, further comprising communicating information received from the customer computer to the warranty provider computers to assist warranty providers in generating bids on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item.

10. The method of Claim 1, further comprising:

- receiving bids on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item from one or more warranty provider computers;
- communicating the bids to the customer computer;
- receiving an acceptance of a particular bid from the customer computer; and
- communicating the acceptance of the particular bid to the warranty provider computer that communicated the accepted particular bid.

11. A computer-implemented warranty transaction system coupled to a communications network, comprising:

a user interface operable to receive a warranty request from a customer computer using the communications network:

the warranty request specifying a particular item that a customer desires to cover under a warranty;

the warranty request comprising an identification of the particular item and desired warranty coverage characteristics of the warranty under which the particular item is to be covered; and

the warranty request enabling:

(i) access to, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request;

(ii) generation of a plurality of warranty packages for the particular item, each specific to the warranty request, based on one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

(iii) communication of a customer-selected one of the plurality of request-specific warranty packages generated for the particular item for bidding on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item;

a warranty generation engine operable to:

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in response to the user interface receiving the warranty request from the customer computer, access from one or more sources other than the warranty request, historical data for the particular item; and

in response to accessing the historical data for the particular item, generate a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the historical data for the particular item and one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

the user interface further operable to:

in response to generating the plurality of request-specific warranty packages for the particular item, communicate the plurality of

request-specific warranty packages generated for the particular item to the customer computer;

receive a customer selection of at least one of the plurality of request-specific warranty packages generated for the particular item from the customer computer; and

in response to receiving the customer selection of one of the plurality of request-specific warranty packages generated for the particular item, communicate the customer-selected one of the plurality of request-specific warranty packages generated for the particular item to one or more warranty provider computers using the communications network for bidding on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item.

12. The system of Claim 11, wherein the particular item is currently associated with the customer and the warranty generation engine is further operable to:

access one or more customer-specific information databases to obtain customer-specific information regarding the particular item, the historical data for the particular item comprising the customer-specific information; and

use the information from the customer-specific information databases to generate the plurality of request-specific warranty packages for the particular item.

13. The system of Claim 11, wherein the warranty generation engine is further operable to:

access one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and

use the information from the general product information databases to generate the plurality of request-specific warranty packages for the particular item.

14. The system of Claim 11, further comprising a customer information database coupled to the user interface and operable to store customer information received from the customer computer, the warranty generation engine operable to obtain customer information from the customer information database for use in generating the plurality of request-specific warranty packages for the particular item.

15. The system of Claim 11, wherein the user interface comprises a web server operable to:

communicate pages to the customer computer or to the one or more warranty provider computers for display using a browser executing at the customer computer or the one or more warranty provider computers, respectively; and

receive information from the customer computer or the one or more warranty provider computers in response to the communicated pages.

16. (Canceled)

17. The system of Claim 11, wherein the particular item is a particular vehicle and the identification of the particular item comprises a vehicle identification number (VIN).

18. The system of Claim 11, wherein the user interface is further operable to communicate information received from the customer computer to the warranty provider computers to assist warranty providers in generating bids on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item.

19. The system of Claim 11, wherein the user interface is further operable to:

receive bids on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item from one or more warranty provider computers;

communicate the bids to the customer computer;

receive an acceptance of a particular bid from the customer computer; and
communicate the acceptance of the particular bid to the warranty provider computer that communicated the accepted particular bid.

20. Software for enabling an computer-implemented warranty transaction, the software being embodied in computer-readable media and when executed, operable to:

receive a warranty request from a customer computer:

the warranty request specifying a particular item that a customer desires to cover under a warranty;

the warranty request comprising an identification of the particular item and desired warranty coverage characteristics of the warranty under which the particular item is to be covered; and

the warranty request enabling:

(i) access to, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request;

(ii) generation of a plurality of warranty packages for the particular item, each specific to the warranty request, based on one or more rules each associating historical

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data for generic items with one or more warranty coverage characteristics for generic items; and

(iii) communication of a customer-selected one of the plurality of request-specific warranty packages generated for the particular item for bidding on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item;

in response to receiving the warranty request from the customer computer, access, from one or more sources other than the warranty request, historical data for the particular item;

in response to accessing the historical data for the particular item, generate a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the historical data for the particular item and one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items;

in response to generating the plurality of request-specific warranty packages for the particular item, communicate the plurality of request-specific warranty packages generated for the particular item to the customer computer;

receive a customer selection of at least one of the plurality of request-specific warranty packages generated for the particular item from the customer computer; and

in response to receiving the customer selection of the one of the plurality of request-specific warranty packages generated for the particular item, communicate the

customer-selected one of the plurality of request-specific warranty packages generated for the particular item to one or more warranty provider computers for bidding on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item.

21. The software of Claim 20, wherein the particular item is currently associated with the customer and the software is further operable to:

- access one or more customer-specific information databases to obtain customer-specific information regarding the particular item, the historical data for the particular item comprising the custom-specific information; and
- use the information from the customer-specific information databases to generate the plurality of request-specific warranty packages for the particular item.

22. The software of Claim 20, further operable to:

- access one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and
- use the information from the general product information databases to generate the plurality of request-specific warranty packages for the particular item.

23. The software of Claim 20, further operable to:

- store customer information received from the customer computer; and

use the customer information in generating the plurality of request-specific warranty packages for the particular item.

24. The software of Claim 20, wherein being operable to communicate the plurality of request-specific warranty packages generated for the particular item to the customer computer comprises being operable to communicate pages to the customer computer using the Internet and display the pages using a browser executing at the customer computer.

25. The software of Claim 20, wherein being operable to communicate the customer-selected one of the plurality of request specific warranty packages generated for the particular item to one or more warranty provider computers comprises being operable to communicate pages to the warranty provider computers using the Internet and display the pages using a browser executing at the warranty provider computers.

26. The software of Claim 20, wherein the particular item is a particular vehicle and the identification of the particular item comprises a vehicle identification number (VIN).

27. (Previously Presented) The software of Claim 20, further operable to communicate information received from the customer computer to the warranty provider

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computers to assist warranty providers in generating bids on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item.

28. The software of Claim 20, further operable to:

receive bids on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item from one or more warranty provider computers;

communicate the bids to the customer computer;

receive an acceptance of a particular bid from the customer computer; and
communicate the acceptance of the particular bid to the warranty provider computer that communicated the accepted particular bid.

29. A system for enabling an computer-implemented warranty transaction, comprising:

means for receiving a warranty request from a customer computer:

the warranty request specifying a particular item that a customer desires to cover under a warranty;

the warranty request comprising an identification of the particular item and desired warranty coverage characteristics of the warranty under which the particular item is to be covered; and

the warranty request enabling:

(i) access to, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request;

(ii) generation of a plurality of warranty packages for the particular item, each specific to the warranty request, based on one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

(iii) communication of a customer-selected one of the plurality of request-specific warranty packages generated for the particular item for bidding on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item;

means for, in response to receiving the warranty request from the customer computer, accessing, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request;

means for, in response to accessing the historical data for the particular item, generating, using a warranty generation engine, a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the historical data for the particular item and one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items;

means for, in response to generating the plurality of request-specific warranty packages for the particular item, communicating the plurality of request-specific warranty packages generated for the particular item to the customer computer;

means for receiving a customer selection of at least one of the plurality of request-specific warranty packages generated for the particular item from the customer computer; and

means for, in response to receiving the customer selection one of the plurality of request-specific warranty packages generated for the particular item, communicating the customer-selected one of the plurality of request-specific warranty packages generated for the particular item to one or more warranty provider computers for bidding on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item.

Allowable Subject Matter

The following is an examiner's statement of reasons for allowance:

In claims 1, 11 20 and 29, applicant claims a system and method for warranty transaction where after receiving a warranty request for a customer, historical data for the particular item is accessed which is used in generating plurality of request-specific warranty packages which are communicated to the customer, customer selects warranty package(s) from the plurality of warranty packages, and, customer's selection of the warranty package(s) is communicated to the warranty provider(s).

Prior art teaches:

(i) a service provider selling warranty packages online, communicating of warranty packages to customers, allowing customers to make a selection from warranty packages.

(ii) a service for allowing customers to get quotation from plurality of providers where the service provider contacts the customer for selling services.

Prior art does not teach allowing customers to get quotation from plurality of providers where historical information is accessed to generate request-specific warranty packages which are communicated to the user to make selection, and, customer's selection of the warranty package is communicated to the warranty provider.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

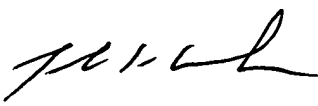
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Naresh Vig whose telephone number is 703.305.3372. The examiner can normally be reached on M-F 7:30 - 5:00 (Alt Friday off).

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Weiss can be reached on 703.308.2702. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Naresh Vig
Patent Examiner
January 10, 2005


JOHN G. WEISS
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600

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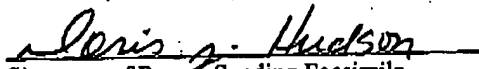
TO Examiner Naresh Vig FAX NO. 703/746.7750
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FROM Christopher W. Kennerly, Esq. VOICE NO. 214.953.6812 DATE January 7, 2005
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MESSAGEDocket No. 020431.0578
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Per your request, I have attached a Proposed Examiner's Amendment. Let me know if you need anything further. Thank you.


Christopher W. Kennerly
Reg. No. 40,675

The documents accompanying this facsimile are being sent to the attention of Examiner Naresh Vig with the U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450, via facsimile to (703) 746.7750.


Signature of Person Sending Facsimile
Dated: January 7, 2005

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MESSAGE

Docket No. 020431.0578
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Per your request, I have attached a Proposed Examiner's Amendment. Let me know if you need anything further. Thank you.

Christopher W. Kennerly
Reg. No. 40,675

The documents accompanying this facsimile are being sent to the attention of Examiner Naresh Vig with the U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450, via facsimile to (703) 746.7750.

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PATENT APPLICATION
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Proposed Examiner's Amendment

Marked-up Version

1. (Currently amended) ~~An automated~~ A computer-implemented method for enabling a warranty transaction, comprising:

receiving a warranty request from a customer computer:

the warranty request specifying a particular item that a customer desires to cover under a warranty;

the warranty request comprising an identification of the particular item and desired warranty coverage characteristics of the warranty under which the particular item is to be covered; and

the warranty request enabling:

(i) access to, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request;

(ii) ~~automated~~ generation of a plurality of warranty packages for the particular item, each specific to the warranty request, based on one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

(iii) ~~automated~~ communication of a customer-selected one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item for bidding on the customer-selected one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item;

in response to receiving the warranty request from the customer computer, ~~automatically~~ accessing, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request;

in response to ~~automatically~~ accessing the historical data for the particular item, ~~automatically~~ generating a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the historical data for the particular item and one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items;

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in response to ~~automatically~~ generating the plurality of request-specific warranty packages for the particular item, ~~automatically~~ communicating the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item to the customer computer;

receiving a customer selection of at least one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item from the customer computer; and

in response to receiving the customer selection of one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item, ~~automatically~~ communicating the customer-selected one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item to one or more warranty provider computers for bidding on the customer-selected one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item.

2. (Currently amended) The method of Claim 1, wherein the particular item is currently associated with the customer and the method further comprises:

accessing one or more customer-specific information databases to obtain customer-specific information regarding the particular item, the historical data for the particular item comprising the customer-specific information; and

using the information from the customer-specific information databases to ~~automatically~~ generate the plurality of request-specific warranty packages for the particular item.

3. (Currently amended) The method of Claim 1, further comprising:

accessing one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and

using the information from the general product information databases to ~~automatically~~ generate the plurality of request-specific warranty packages for the particular item.

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4. (Currently amended) The method of Claim 1, further comprising:
storing customer information received from the customer computer; and
using the customer information in ~~automatically~~ generating the plurality of request-specific warranty packages for the particular item.

5. (Currently amended) The method of Claim 1, wherein communicating the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item to the customer computer comprises communicating pages to the customer computer using the Internet and displaying the pages using a browser executing at the customer computer.

6. (Currently amended) The method of Claim 1, wherein communicating the customer-selected one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item to one or more warranty provider computers comprises communicating pages to the warranty provider computers using the Internet and displaying the pages using a browser executing at the warranty provider computers.

7. (Canceled)

8. (Previously presented) The method of Claim 1, wherein the particular item is a particular vehicle and the identification of the particular item comprises a vehicle identification number (VIN).

9. (Currently amended) The method of Claim 1, further comprising communicating information received from the customer computer to the warranty provider computers to assist warranty providers in generating bids on the customer-selected one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item.

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10. (Currently amended) The method of Claim 1, further comprising:
- receiving bids on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item from one or more warranty provider computers;
 - communicating the bids to the customer computer;
 - receiving an acceptance of a particular bid from the customer computer; and
 - communicating the acceptance of the particular bid to the warranty provider computer that communicated the accepted particular bid.

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11. (Currently amended) ~~An automated~~ A computer-implemented warranty transaction system coupled to a communications network, comprising:

a user interface operable to receive a warranty request from a customer computer using the communications network:

the warranty request specifying a particular item that a customer desires to cover under a warranty;

the warranty request comprising an identification of the particular item and desired warranty coverage characteristics of the warranty under which the particular item is to be covered; and

the warranty request enabling:

(i) access to, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request;

(ii) ~~automated~~ generation of a plurality of warranty packages for the particular item, each specific to the warranty request, based on one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

(iii) ~~automated~~ communication of a customer-selected one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item for bidding on the customer-selected one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item;

a warranty generation engine operable to:

in response to the user interface receiving the warranty request from the customer computer, ~~automatically~~ access, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request; and

in response to ~~automatically~~ accessing the historical data for the particular item, ~~automatically~~ generate a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the historical data for the particular item and one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

the user interface further operable to:

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in response to ~~automatically~~ generating the plurality of request-specific warranty packages for the particular item, ~~automatically~~ communicate the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item to the customer computer;

receive a customer selection of at least one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item from the customer computer; and

in response to receiving the customer selection of one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item, ~~automatically~~ communicate the customer-selected one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item to one or more warranty provider computers using the communications network for bidding on the customer-selected one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item.

12. (Currently amended) The system of Claim 11, wherein the particular item is currently associated with the customer and the warranty generation engine is further operable to:

access one or more customer-specific information databases to obtain customer-specific information regarding the particular item, the historical data for the particular item comprising the customer-specific information; and

use the information from the customer-specific information databases to ~~automatically~~ generate the plurality of request-specific warranty packages for the particular item.

13. (Currently amended) The system of Claim 11, wherein the warranty generation engine is further operable to:

access one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and

use the information from the general product information databases to ~~automatically~~ generate the plurality of request-specific warranty packages for the particular item.

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14. (Currently amended) The system of Claim 11, further comprising a customer information database coupled to the user interface and operable to store customer information received from the customer computer, the warranty generation engine operable to obtain customer information from the customer information database for use in automatically generating the plurality of request-specific warranty packages for the particular item.

15. (Previously Presented) The system of Claim 11, wherein the user interface comprises a web server operable to:

communicate pages to the customer computer or to the one or more warranty provider computers for display using a browser executing at the customer computer or the one or more warranty provider computers, respectively; and

receive information from the customer computer or the one or more warranty provider computers in response to the communicated pages.

16. (Canceled)

17. (Previously presented) The system of Claim 11, wherein the particular item is a particular vehicle and the identification of the particular item comprises a vehicle identification number (VIN).

18. (Currently amended) The system of Claim 11, wherein the user interface is further operable to communicate information received from the customer computer to the warranty provider computers to assist warranty providers in generating bids on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item.

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19. (Currently amended) The system of Claim 11, wherein the user interface is further operable to:

receive bids on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item from one or more warranty provider computers;

communicate the bids to the customer computer;

receive an acceptance of a particular bid from the customer computer; and

communicate the acceptance of the particular bid to the warranty provider computer that communicated the accepted particular bid.

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20. (Currently amended) Software for enabling ~~an automated~~ a computer-implemented warranty transaction, the software being embodied in computer-readable media and when executed, operable to:

receive a warranty request from a customer computer:

the warranty request specifying a particular item that a customer desires to cover under a warranty;

the warranty request comprising an identification of the particular item and desired warranty coverage characteristics of the warranty under which the particular item is to be covered; and

the warranty request enabling:

(i) access to, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request;

(ii) ~~automated~~ generation of a plurality of warranty packages for the particular item, each specific to the warranty request, based on one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

(iii) ~~automated~~ communication of a customer-selected one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item for bidding on the customer-selected one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item;

in response to receiving the warranty request from the customer computer, ~~automatically~~ access, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request;

in response to ~~automatically~~ accessing the historical data for the particular item, ~~automatically~~ generate a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the historical data for the particular item and one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items;

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in response to ~~automatically~~ generating the plurality of request-specific warranty packages for the particular item, ~~automatically~~ communicate the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item to the customer computer;

receive a customer selection of at least one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item from the customer computer; and

in response to receiving the customer selection of the one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item, ~~automatically~~ communicate the customer-selected one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item to one or more warranty provider computers for bidding on the customer-selected one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item.

21. (Currently amended) The software of Claim 20, wherein the particular item is currently associated with the customer and the software is further operable to:

access one or more customer-specific information databases to obtain customer-specific information regarding the particular item, the historical data for the particular item comprising the custom-specific information; and

use the information from the customer-specific information databases to ~~automatically~~ generate the plurality of request-specific warranty packages for the particular item.

22. (Currently amended) The software of Claim 20, further operable to:

access one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and

use the information from the general product information databases to ~~automatically~~ generate the plurality of request-specific warranty packages for the particular item.

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23. (Currently amended) The software of Claim 20, further operable to:
store customer information received from the customer computer; and
use the customer information in ~~automatically~~ generating the plurality of request-specific warranty packages for the particular item.
24. (Currently amended) The software of Claim 20, wherein being operable to communicate the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item to the customer computer comprises being operable to communicate pages to the customer computer using the Internet and display the pages using a browser executing at the customer computer.
25. (Currently amended) The software of Claim 20, wherein being operable to communicate the customer-selected one of the plurality of request specific warranty packages ~~automatically~~ generated for the particular item to one or more warranty provider computers comprises being operable to communicate pages to the warranty provider computers using the Internet and display the pages using a browser executing at the warranty provider computers.
26. (Previously presented) The software of Claim 20, wherein the particular item is a particular vehicle and the identification of the particular item comprises a vehicle identification number (VIN).
27. (Currently amended) The software of Claim 20, further operable to communicate information received from the customer computer to the warranty provider computers to assist warranty providers in generating bids on the customer-selected one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item.

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28. (Currently amended) The software of Claim 20, further operable to:
- receive bids on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item from one or more warranty provider computers;
 - communicate the bids to the customer computer;
 - receive an acceptance of a particular bid from the customer computer; and
 - communicate the acceptance of the particular bid to the warranty provider computer that communicated the accepted particular bid.

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29. (Currently amended) A system for enabling ~~an automated~~ a computer-implemented warranty transaction, comprising:

means for receiving a warranty request from a customer computer:

the warranty request specifying a particular item that a customer desires to cover under a warranty;

the warranty request comprising an identification of the particular item and desired warranty coverage characteristics of the warranty under which the particular item is to be covered; and

the warranty request enabling:

(i) access to, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request;

(ii) ~~automated~~ generation of a plurality of warranty packages for the particular item, each specific to the warranty request, based on one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

(iii) ~~automated~~ communication of a customer-selected one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item for bidding on the customer-selected one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item;

means for, in response to receiving the warranty request from the customer computer, ~~automatically~~ accessing, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request;

means for, in response to ~~automatically~~ accessing the historical data for the particular item, ~~automatically~~ generating, using a warranty generation engine, a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the historical data for the particular item and one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items;

means for, in response to ~~automatically~~ generating the plurality of request-specific warranty packages for the particular item, ~~automatically~~ communicating the plurality of

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request-specific warranty packages ~~automatically~~ generated for the particular item to the customer computer;

means for receiving a customer selection of at least one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item from the customer computer; and

means for, in response to receiving the customer selection one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item, ~~automatically~~ communicating the customer-selected one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item to one or more warranty provider computers for bidding on the customer-selected one of the plurality of request-specific warranty packages ~~automatically~~ generated for the particular item.

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Clean Version

1. (Currently amended) A computer-implemented method for enabling a warranty transaction, comprising:

receiving a warranty request from a customer computer:

the warranty request specifying a particular item that a customer desires to cover under a warranty;

the warranty request comprising an identification of the particular item and desired warranty coverage characteristics of the warranty under which the particular item is to be covered; and

the warranty request enabling:

(i) access to, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request;

(ii) generation of a plurality of warranty packages for the particular item, each specific to the warranty request, based on one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

(iii) communication of a customer-selected one of the plurality of request-specific warranty packages generated for the particular item for bidding on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item;

in response to receiving the warranty request from the customer computer, accessing, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request;

in response to accessing the historical data for the particular item, generating a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the historical data for the particular item and one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items;

in response to generating the plurality of request-specific warranty packages for the particular item, communicating the plurality of request-specific warranty packages generated for the particular item to the customer computer;

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receiving a customer selection of at least one of the plurality of request-specific warranty packages generated for the particular item from the customer computer; and

in response to receiving the customer selection of one of the plurality of request-specific warranty packages generated for the particular item, communicating the customer-selected one of the plurality of request-specific warranty packages generated for the particular item to one or more warranty provider computers for bidding on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item.

2. (Currently amended) The method of Claim 1, wherein the particular item is currently associated with the customer and the method further comprises:

accessing one or more customer-specific information databases to obtain customer-specific information regarding the particular item, the historical data for the particular item comprising the customer-specific information; and

using the information from the customer-specific information databases to generate the plurality of request-specific warranty packages for the particular item.

3. (Currently amended) The method of Claim 1, further comprising:
accessing one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and

using the information from the general product information databases to generate the plurality of request-specific warranty packages for the particular item.

4. (Currently amended) The method of Claim 1, further comprising:
storing customer information received from the customer computer; and
using the customer information in generating the plurality of request-specific warranty packages for the particular item.

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5. (Currently amended) The method of Claim 1, wherein communicating the plurality of request-specific warranty packages generated for the particular item to the customer computer comprises communicating pages to the customer computer using the Internet and displaying the pages using a browser executing at the customer computer.

6. (Currently amended) The method of Claim 1, wherein communicating the customer-selected one of the plurality of request-specific warranty packages generated for the particular item to one or more warranty provider computers comprises communicating pages to the warranty provider computers using the Internet and displaying the pages using a browser executing at the warranty provider computers.

7. (Canceled)

8. (Previously presented) The method of Claim 1, wherein the particular item is a particular vehicle and the identification of the particular item comprises a vehicle identification number (VIN).

9. (Currently amended) The method of Claim 1, further comprising communicating information received from the customer computer to the warranty provider computers to assist warranty providers in generating bids on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item.

10. (Currently amended) The method of Claim 1, further comprising:
receiving bids on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item from one or more warranty provider computers;
communicating the bids to the customer computer;
receiving an acceptance of a particular bid from the customer computer; and
communicating the acceptance of the particular bid to the warranty provider computer that communicated the accepted particular bid.

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11. (Currently amended) A computer-implemented warranty transaction system coupled to a communications network, comprising:

a user interface operable to receive a warranty request from a customer computer using the communications network:

the warranty request specifying a particular item that a customer desires to cover under a warranty;

the warranty request comprising an identification of the particular item and desired warranty coverage characteristics of the warranty under which the particular item is to be covered; and

the warranty request enabling:

(i) access to, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request;

(ii) generation of a plurality of warranty packages for the particular item, each specific to the warranty request, based on one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

(iii) communication of a customer-selected one of the plurality of request-specific warranty packages generated for the particular item for bidding on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item;

a warranty generation engine operable to:

in response to the user interface receiving the warranty request from the customer computer, access, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request; and

in response to accessing the historical data for the particular item, generate a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the historical data for the particular item and one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

the user interface further operable to:

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in response to generating the plurality of request-specific warranty packages for the particular item, communicate the plurality of request-specific warranty packages generated for the particular item to the customer computer;

receive a customer selection of at least one of the plurality of request-specific warranty packages generated for the particular item from the customer computer; and

in response to receiving the customer selection of one of the plurality of request-specific warranty packages generated for the particular item, communicate the customer-selected one of the plurality of request-specific warranty packages generated for the particular item to one or more warranty provider computers using the communications network for bidding on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item.

12. (Currently amended) The system of Claim 11, wherein the particular item is currently associated with the customer and the warranty generation engine is further operable to:

access one or more customer-specific information databases to obtain customer-specific information regarding the particular item, the historical data for the particular item comprising the customer-specific information; and

use the information from the customer-specific information databases to generate the plurality of request-specific warranty packages for the particular item.

13. (Currently amended) The system of Claim 11, wherein the warranty generation engine is further operable to:

access one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and

use the information from the general product information databases to generate the plurality of request-specific warranty packages for the particular item.

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14. (Currently amended) The system of Claim 11, further comprising a customer information database coupled to the user interface and operable to store customer information received from the customer computer, the warranty generation engine operable to obtain customer information from the customer information database for use in generating the plurality of request-specific warranty packages for the particular item.

15. (Previously Presented) The system of Claim 11, wherein the user interface comprises a web server operable to:

communicate pages to the customer computer or to the one or more warranty provider computers for display using a browser executing at the customer computer or the one or more warranty provider computers, respectively; and

receive information from the customer computer or the one or more warranty provider computers in response to the communicated pages.

16. (Canceled)

17. (Previously presented) The system of Claim 11, wherein the particular item is a particular vehicle and the identification of the particular item comprises a vehicle identification number (VIN).

18. (Currently amended) The system of Claim 11, wherein the user interface is further operable to communicate information received from the customer computer to the warranty provider computers to assist warranty providers in generating bids on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item.

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19. (Currently amended) The system of Claim 11, wherein the user interface is further operable to:

receive bids on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item from one or more warranty provider computers;

communicate the bids to the customer computer;

receive an acceptance of a particular bid from the customer computer; and

communicate the acceptance of the particular bid to the warranty provider computer that communicated the accepted particular bid.

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20. (Currently amended) Software for enabling a computer-implemented warranty transaction, the software being embodied in computer-readable media and when executed, operable to:

receive a warranty request from a customer computer:

the warranty request specifying a particular item that a customer desires to cover under a warranty;

the warranty request comprising an identification of the particular item and desired warranty coverage characteristics of the warranty under which the particular item is to be covered; and

the warranty request enabling:

(i) access to, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request;

(ii) generation of a plurality of warranty packages for the particular item, each specific to the warranty request, based on one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

(iii) communication of a customer-selected one of the plurality of request-specific warranty packages generated for the particular item for bidding on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item;

in response to receiving the warranty request from the customer computer, access, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request;

in response to accessing the historical data for the particular item, generate a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the historical data for the particular item and one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items;

in response to generating the plurality of request-specific warranty packages for the particular item, communicate the plurality of request-specific warranty packages generated for the particular item to the customer computer;

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receive a customer selection of at least one of the plurality of request-specific warranty packages generated for the particular item from the customer computer; and

in response to receiving the customer selection of the one of the plurality of request-specific warranty packages generated for the particular item, communicate the customer-selected one of the plurality of request-specific warranty packages generated for the particular item to one or more warranty provider computers for bidding on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item.

21. (Currently amended) The software of Claim 20, wherein the particular item is currently associated with the customer and the software is further operable to:

access one or more customer-specific information databases to obtain customer-specific information regarding the particular item, the historical data for the particular item comprising the custom-specific information; and

use the information from the customer-specific information databases to generate the plurality of request-specific warranty packages for the particular item.

22. (Currently amended) The software of Claim 20, further operable to:

access one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and

use the information from the general product information databases to generate the plurality of request-specific warranty packages for the particular item.

23. (Currently amended) The software of Claim 20, further operable to:

store customer information received from the customer computer; and

use the customer information in generating the plurality of request-specific warranty packages for the particular item.

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24. (Currently amended) The software of Claim 20, wherein being operable to communicate the plurality of request-specific warranty packages generated for the particular item to the customer computer comprises being operable to communicate pages to the customer computer using the Internet and display the pages using a browser executing at the customer computer.

25. (Currently amended) The software of Claim 20, wherein being operable to communicate the customer-selected one of the plurality of request specific warranty packages generated for the particular item to one or more warranty provider computers comprises being operable to communicate pages to the warranty provider computers using the Internet and display the pages using a browser executing at the warranty provider computers.

26. (Previously presented) The software of Claim 20, wherein the particular item is a particular vehicle and the identification of the particular item comprises a vehicle identification number (VIN).

27. (Currently amended) The software of Claim 20, further operable to communicate information received from the customer computer to the warranty provider computers to assist warranty providers in generating bids on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item.

28. (Currently amended) The software of Claim 20, further operable to:
receive bids on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item from one or more warranty provider computers;
communicate the bids to the customer computer;
receive an acceptance of a particular bid from the customer computer; and
communicate the acceptance of the particular bid to the warranty provider computer that communicated the accepted particular bid.

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29. (Currently amended) A system for enabling a computer-implemented warranty transaction, comprising:

means for receiving a warranty request from a customer computer;

the warranty request specifying a particular item that a customer desires to cover under a warranty;

the warranty request comprising an identification of the particular item and desired warranty coverage characteristics of the warranty under which the particular item is to be covered; and

the warranty request enabling:

(i) access to, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request;

(ii) generation of a plurality of warranty packages for the particular item, each specific to the warranty request, based on one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

(iii) communication of a customer-selected one of the plurality of request-specific warranty packages generated for the particular item for bidding on the customer-selected one of the plurality of request-specific warranty packages generated for the particular item;

means for, in response to receiving the warranty request from the customer computer, accessing, from one or more sources other than the warranty request, historical data for the particular item based on the warranty request;

means for, in response to accessing the historical data for the particular item, generating, using a warranty generation engine, a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the historical data for the particular item and one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items;

means for, in response to generating the plurality of request-specific warranty packages for the particular item, communicating the plurality of request-specific warranty packages generated for the particular item to the customer computer;